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Sent: Sunday, October 23, 2005 7:19 PM
To: ATR-Real Estate Workshop
Subject: Real Esate is competitive

Dear Sirs: real estate is set up as a competitive business. It strives to follow the rules. Changing the game plan just when real estate is contributing to the improvement of so many American lives does not appear to be in the best economic interest of the American people. I urge you to be extremely cautious and limit your actions accordingly.